



■ spotlight

September 2014 Vol. 47 No. 9

1ST & GOAL:
WHAT'S YOUR PLAY?



Roger Smith
President & Chief Executive Officer
AIL & NILICO

It's first and goal — what's your play?

The only place success comes before work is in the dictionary. — Vince Lombardi

I have met many Agents with numerous gifts, talents, and capabilities to offer throughout the years. Some have had fantastic people skills; others have displayed an ability to lead; while others just seemed to have that certain something that made sales come easily to them. But regardless of any ingrained talent these individuals possessed, the longer I worked in this industry, the more I witnessed that these talents alone didn't matter... at all.

These talents might have made certain aspects of the job a little easier, but without dedication, without drive, and without time, effort, and hard work, talent falls flat. I noticed early on that those who found success — myself included — were the ones who busted their butts to accomplish their goals. The ones who were willing to go the extra mile that seemed too difficult for their peers to trek were the ones who ended up at the top of their agencies, and once they got there, they knew their efforts had been worth it.

A good and timely example of the rewards of hard work is being broadcast every weekend this fall. As another season of football is upon us, I hope that while we cheer on our chosen teams we're reminded of the devotion and hard work of the players on the field. Whether you're a fan of the college or professional level, these athletes represent the best-of-the-best in their sport, and it took more than a good arm to get them where they are.

Among these athletes are some with incredible stories of beating the odds to achieve their dreams through their own hard work and dedication. I'm sure many of you are familiar with the story of NFL offensive tackle Michael Oher (whose life story has been depicted on the big screen). Oher's childhood was comprised of a drug-addicted mother, an absentee father, and numerous stretches of homelessness. With the help of a generous family and, more importantly, his strong

will to succeed, he overcame his troubled past by working hard on the football field and with a private tutor to find success. Oher's devotion to making a better life for himself paid off, as he went on to play football for the University of Mississippi and then for the Baltimore Ravens and now the Tennessee Titans.

Going from homelessness to the NFL doesn't just happen. Oher didn't find a golden ticket or win the lottery. He made it happen. He made certain he would attain amazing success by working tirelessly toward his goals. And I'm guessing the promise of a better life than one of poverty and hardship was a big motivation to get him there.

For many of the football stars we watch every week, I'm sure the glory of the game and victory on the field drives them, and we have our own motivators to excel: qualifying for Convention, being featured in *Spotlight*, being an award winner or record breaker are just a few of the props at AIL-NILICO. And beyond that — working hard to make a better life for your family, buying a home, sending your kids to a good school — there are so many reasons that finding success is such a worthwhile journey, even if parts of it may seem perilous.

By the time this issue of *Spotlight* reaches you, we will have just begun the 4th Quarter of 2014.

Let's pull out all the stops and surge to the goal line. Let's press on. Let's give it everything we've got to achieve our personal and collective goals.

It's first and goal. How bad do you want it?



■ spotlight

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sga career track New Markets Opening & Expanding

There is a growing need for ambitious leaders.

AIL/NILICO is looking for MGAs and GAs wanting to pursue the SGA Career Track. If you are interested, speak to your SGA, then send an email to: futuresga@aillife.com.

total bonuses paid out

This month AIL and NILICO paid a total of \$3,381,114 in bonuses. For more information on the monthly bonuses, turn to Page 30-37.

Total: \$3,381,114

required retention rate

Effective Jan. 1, 2014, to be eligible for bonuses and be featured in *Spotlight*, Producers must meet the required Retention or the minimum Net to Gross. Net to Gross varies based on bonus guidelines and is used only during the Producer's first nine months. The rates listed below are for *Spotlight* recognition only.

Retention:	69.0%
Net to Gross:	78%

dates to remember

eApp business and paper applications subject to the **7 day hold** should be uploaded or sent to Home Office by **Friday 10/24** before 2:00 p.m. CST. Paper apps excluded from the 7 day hold and PR credits should be sent to Home Office by **Wednesday 10/29**. eApp business excluded from the 7 day hold should be uploaded by **Friday 10/31** before 2:00 p.m. CST to count for **October** production.

promotion

Congratulations to Dom and Chris. We wish them much success in their new positions.



Domenico Bertini

Senior Vice President
of Field Operations
AIL & NILICO



Christian Selejan

Vice President
of Field Operations
AIL & NILICO

*look for the asterisk

The asterisks, shown throughout the magazine, indicate that place will be a year-to-date award winner. The Producers, who will be recognized at the 2015 Awards Presentation are: the top SGA from each category based on YTD First Six Month Objective Percentage plus YTD Net ALP growth percentage, the top two RGAs, the top five MGAs, the top five GAs, the top SA, and the top ten Individual Producers, the top two PR Representatives from each category, and the top three PR Managers. You can view the 2015 Convention Qualifications online at www.aillife.com or www.nilife.com. *Check your production! If there is an asterisk by your position, you could be on your way to stay at the wonderful Manchester Grand Hyatt in sunny San Diego, California! The convention will be held May 14-17, 2015.*



Q2 contributions

pg. 07



PR labor day



pg. 13



Mediterranean cruise contest

pg. 16



1st & goal

pg. 18



walk in their shoes

pg. 19



LOOK FOR ME!

★ AGENT TENURE BONUS ★

2014



NO AGENT LEFT BEHIND

AUGUST BONUS PAYOUT: **\$282,000**

AUGUST BONUS QUALIFIERS: **285**

NAME	TOTAL	NAME	TOTAL	NAME	TOTAL	NAME	TOTAL
Victor Agurto	\$1,500	Bret Hamlin	\$1,500	Karen Ruyechan	\$1,500	Derek Colbert	\$1,250
Nichole Alanis	1,500	Imtiaz Haque	1,500	April Sanchez	1,500	Kenneth Cook	1,250
Rocio Aleman	1,500	Marthamarie Hernandez	1,500	Eric Sandifer	1,500	Deardra Cooper	1,250
Ela Anae-Ah Sue	1,500	Brandi Hetterly	1,500	Buddy Sauceman	1,500	Shaylene Daniels	1,250
Laila Arnerich	1,500	Dana Hill	1,500	Ashley Smith	1,500	Rebecca Davis	1,250
Jennifer Ayars	1,500	Matthew Hockman	1,500	Jevette Smith	1,500	Lindsey Dettwiller	1,250
Elmer Bish	1,500	Tameka Hunt	1,500	Lauren Speakes	1,500	Benjamin Edwards	1,250
Gregory Bonnes	1,500	Whitney Just	1,500	Lucas Stokes	1,500	Abdelaziz Farsakh	1,250
Sasha Borja	1,500	Rayleen Kama	1,500	Emily Sutton	1,500	Liliana Felix	1,250
Brendan Bradfield	1,500	Shelby Lashley	1,500	Afsaneh Tehrani Zadeh	1,500	Omar Fernandez	1,250
Marzuwoa Brown	1,500	Kendra Lesoski	1,500	Edmond Timmons	1,500	Michel Fire	1,250
Michael Buckelew	1,500	Andrew MacKinnon	1,500	Manitisa Toupili	1,500	David Flynn	1,250
Lee Chacon	1,500	Julian McClain	1,500	Ofa Tuifua	1,500	Thomas Frank	1,250
Antonio Cooperwood	1,500	James Merriman	1,500	Ariel Vela Della Vedova	1,500	Charles Freeman	1,250
Marcus Culver	1,500	Billy Meyer	1,500	Fariborz Yazdani	1,500	Cristian Garavito	1,250
Melissa Curley	1,500	Kyle Mitchell	1,500	Hye Yun	1,500	John C Garrett	1,250
Lyndsey DelliSanti	1,500	Vinecia Moore	1,500	Diana Alali	1,250	Isiah Gibson	1,250
Andrew Dorf	1,500	Christopher Njue	1,500	Nunuiasolelei Alfreduipa	1,250	Peggy Gonzalez	1,250
Sylvan Fay	1,500	Christopher Pabon	1,500	Manthajini Balendran	1,250	Nicholas Greene	1,250
Karen Fleming	1,500	James Perdue	1,500	Heather Berg	1,250	Eric Gyasi	1,250
Bradley Fordyce	1,500	Kashief Perkins	1,500	Bonnie Bilski	1,250	Quentin Harris	1,250
Corbett Foy	1,500	Matthew Pierotti	1,500	Keenan Bjarnson	1,250	Jenna Hayes	1,250
Samuel Geissinger	1,500	Camilo Quintero Ramirez	1,500	Jamie Brown	1,250	Hannah Helgeson	1,250
Menno Glick	1,500	Joshua Randolph	1,500	Cassandra Cantner	1,250	David Herman	1,250
Cathleen Hairston	1,500	Alicia Rodriguez	1,500	Kristen Celestine	1,250	Gilbert Hicks	1,250

➤ Eligibility must occur in the 3rd, 4th or 5th month of tenure. Tenure month is determined by agent's contract date (first application date) with the Company. Hire/code month is Month One and based on agent's first application date in the system. Hire month counts as a full month of tenure regardless of whether agent codes on the first day of the month or last day of the month.

➤ This bonus will be effective after January 2014 AP&P Reports have been run. First payment with new guidelines will be in February 2014.

➤ Agent must have minimum of 86% Net-to-Gross in month 3 and 82% Net-to-Gross in months 4 and 5.

*Qualifications and guidelines are on the ARC.

NAME	TOTAL	NAME	TOTAL	NAME	TOTAL	NAME	TOTAL
Brian Jackson	\$1,250	Keyonda Watson	\$1,250	Denesha Huffman	\$500	Lamont Sheppard	\$500
Jamaar Jones	1,250	Douglas Wells	1,250	Allan Jean-Baptiste	500	Suzanne Sigler	500
Joshua Kershaw	1,250	Jadelene Welty	1,250	Kenneth Jethrow	500	Thomas Snow	500
Ilya Khanimov	1,250	Diane Williams-Lewis	1,250	Nadira John	500	Kimberle Spooner	500
John Koltay	1,250	Jeffrey Winokur	1,250	Melisha John-Baptiste	500	Debra Sulak	500
Kurt Kramer	1,250	Michael Winters	1,250	Mandy Johnson	500	Brendan Suranyi	500
Nicholas Lasala	1,250	Desiree Woolbright	1,250	Adrenna Jones	500	Paul Swails	500
Elisepa Lauteau	1,250	John Youkhanna	1,250	Stephanie Kell	500	Jason Swanson	500
James Lawson	1,250	Deante Young	1,250	Christopher Kelley	500	Zsolt Szirtes	500
Carl Lindsay	1,250	Lurance Yousef	1,250	Richard Kimball	500	Richard Tabanji	500
Barbara Lofton	1,250	Sean Youssef	1,250	Matthew Kurey	500	Toby Taylor	500
Jebb Lyons	1,250	Taylor Adolph	500	Zachary Lakatos	500	Matthew Terry	500
Dicsar Maldonado Rodas	1,250	Luisa Aholelei	500	Michael Licata	500	Alisi Tuifua	500
Abbey Marek	1,250	Lasela Alatimu	500	Ana Likio	500	Juanita Uilelea	500
Edward Marin	1,250	Imani Aldridge	500	Caleb Lowe	500	Mark Vancosky	500
Shaun McFadden	1,250	Alisha Anderton	500	Jessica Lowry	500	Justin Vaughn	500
Brandon Minor	1,250	Eric Armstrong	500	Robert Mahoy	500	Takesha Walker	500
Tomas Molina	1,250	David Beach	500	Theresa Marcelissen-Zehr	500	Lorenzo Ward	500
Stephanie Moreno	1,250	Mark Beatty	500	Michael May	500	Robert Weaver	500
Lorraine Mosley	1,250	Ricardo Benson	500	Vincent Meyer	500	Dominick Wernicke	500
Lincoln Murdoch	1,250	Gordon Biggums	500	Aaron Miranda	500	Travis White	500
Amy Nadeau	1,250	Kyle Brady	500	Ezekiel Mojica	500	Marcus Williams	500
Therese Nakamura	1,250	Mary Bramble	500	Robert Montalvo	500	Wei Xing	500
Erin Nicole	1,250	Terrence Brown	500	Thomas Moore	500	Charlemagne Yu	500
Francys Oliva Molina	1,250	Michael Cain	500	Edgar Morales	500	Kamran Zarrinkamar	500
Elsie Ordeniza	1,250	James Cassie	500	Tracy Moulton	500	Elliott Zettas	500
Sarah Peak	1,250	Christopher Castellon	500	Elisabeth Musarra	500		
Marc Perea	1,250	Sierra Chiappolini	500	Mary Myers	500		
Jennifer Perez	1,250	Christopher Chulock	500	London Nelson	500		
Christina Pierson	1,250	Sean Crampton	500	Chien Nguyen	500		
Jennifer Polasky	1,250	Eric Credle	500	Roni Ochsner	500		
Sandra Preble	1,250	Edwin Cruz	500	Kofoworola Ogunmade	500		
Kesline Previl-Francois	1,250	Brittany Curry-Jack	500	Eric Omerza	500		
Britney Radix	1,250	Amy Donaghy	500	Todd Onstott	500		
Louis Reed	1,250	Emily Duykers	500	Christabel Ornelas	500		
Jordan Rego	1,250	Daniel Fehlberg	500	Jacquan Persley	500		
Jessica Rhoades	1,250	Juan-Daniel Florez	500	Raymond Phillips	500		
Lakisha Robinson	1,250	Daniel Franke	500	Colin Quigley	500		
James Saarela	1,250	Brian Frye	500	Jodi Raymond	500		
Armando Salva	1,250	Kilimana Fusitua	500	Lydell Reed	500		
David Schamehorn	1,250	Veronica Garrett	500	Christopher Reyes	500		
Ndze Shang Celsius	1,250	Erma Garza	500	Samuel Reyes	500		
Alexander Shpirt	1,250	Sophia Gibson	500	Steaphen Richardson	500		
Jacob Skinner	1,250	Kenneth Gipson	500	Shawn Ritchie	500		
Eileen Snyder	1,250	Jessica Gomez	500	Chandra Robinson	500		
Paul Streater	1,250	Zheng Gong	500	Derek Romig	500		
Rocky Tarik	1,250	Phillip Goodwin	500	Christopher Ross	500		
Michael Taylor	1,250	Bill Goswick	500	Whitney Roth	500		
Kamal Tayyib	1,250	Justin Gurbelski	500	John Russo	500		
Joseph Tesone	1,250	Craig Gutman	500	Tammy Satchell	500		
Brian Thai	1,250	Herbert Halailo	500	Courtney Schirra	500		
Nigel Turpin	1,250	Ramona Houser	500	Jack Scutchall	500		
Aaron Voege	1,250	Oliver Huerta-Gonzalez	500	Brett Seastedt	500		

★★★★★
ATTENTION
MGAs
 ★★★★★

MGA AGENT RETENTION — BONUS PROGRAM —



Ofa Tupouniua
 \$3,750
 Steve Friedlander



Joshua Jackson
 \$3,250
 Joseph Diecedue



Michael Denton
 \$2,750
 Scott Rehberg



Sean Velasquez
 \$2,750
 Cohen-Cohen



Doreen Ryan-Foti
 \$2,500
 Jatoff-Foti

August Bonus Payout: **\$134,575**

August Bonus Qualifiers: **153**

NAME	TOTAL	NAME	TOTAL	NAME	TOTAL	NAME	TOTAL
Ofa Tupouniua	\$3,750	Shahab Mahdavejad	\$1,250	Erikka Michaels	\$1,000	Christopher Chovanec	\$500
Joshua Jackson	3,250	Raymond Risucci	1,250	Nasr Quadri	1,000	Shawn Tae Collins	500
Michael Denton	2,750	Brian Schreier	1,250	Humberto Quintero	1,000	Arie Davis	500
Sean Velasquez	2,750	Kyle Wrobel	1,250	Maria Soliz	1,000	Dustin Dunlap	500
Doreen Ryan-Foti	2,500	Patrick Cremeans	1,125	Brooke Spain	1,000	Liam Flaherty	500
Daniel Hartwig	2,250	Amie McCracken	1,050	Patrick Stenglein	1,000	Michael Gerstein	500
Syed Quadri	2,250	Pamela Altman	1,000	Steve Svendsen	1,000	Larry Giddens	500
Marc Salvaggi	2,250	Ibrahim Bah	1,000	David Thornton	1,000	Alexandra Graham	500
Britton Costa	2,000	Souleymane Bah	1,000	Ryan Tucker	1,000	Brandi Hershey	500
Michael Musso	2,000	Elizabeth Casey	1,000	Emmanuel Villasenor	1,000	Meaghan Kehl	500
Harold Durana	1,750	Samuel Cohen	1,000	Natalie Wagner	1,000	Jack Keiderling	500
Stephen Hill	1,750	John Conard	1,000	Tara Weisz	1,000	Mark Kukieliski	500
James Keefer	1,750	Maryann Cruz	1,000	Thomas Yarbrough	1,000	John Leggio	500
Nicholas Moore	1,750	Christopher Dicks	1,000	Devon Chapman	875	Beau Locker	500
Dorothy Niederer	1,750	Matthew Diulus	1,000	Martha Zelaya	875	Michael Mandella	500
Justin Adams	1,500	Gabriel Feldmann	1,000	Patrick Bendure	750	Richard Mansfield	500
Mark Beckford	1,500	Anita Ferris	1,000	Michelle Crowe	750	David McCusker	500
Corey Helly	1,500	Charley Forshee	1,000	Todd Glazer	750	Chad McLaughlin	500
Zach Otto	1,500	Sharif Grays	1,000	David Guzman	750	Jonni Ng	500
Peter van der Westhuizen	1,500	Ryan Hall	1,000	Rafi Nawabi	750	David Nham	500
Jake Yagjian	1,500	Jamey Haugen	1,000	Matthew Parks	750	Angel Patryluk	500
Ryan Bisanz	1,250	Hal Herman	1,000	Bobby Szwaja	750	Shelly Russell	500
William Brookshire	1,250	Evan Holzhauer	1,000	Jimmy Tchen	750	Zachary Santino	500
Monica Brown	1,250	Lee Jeffers	1,000	Brian Zuzick	750	David Schanuel	500
London Burnett	1,250	Dean Jensen	1,000	Christopher Earle	675	Samantha Sliger	500
Jordan Chalom	1,250	Ariana Jones	1,000	Timothy Wilson	675	Lawrence Smith	500
Patrick Duray	1,250	Sebastian Kazek	1,000	Erin Allen	500	Brandon Summertown	500
Mavrick Fredericks	1,250	Steven King	1,000	Patrice Amador	500	Jinelly Urena	500
Bobby Gujral	1,250	Patrick Knouse	1,000	Brandon Baker	500	Ryan Wilson	500
I-Perfection Harris	1,250	Tim McAdams	1,000	Austin Bolz	500	Jennifer Young	500

HERE'S HOW IT WORKS:

The MGA Agent Retention Bonus rewards MGAs with Agents on their team who write \$4,000 Net ALP monthly in months 3-5 of their tenure. Here's how it works: If an Agent in MGA hierarchy writes a minimum of \$4,000 Net ALP in the 3rd month of tenure, the MGA gets \$250 bonus; in the 4th month, the MGA gets \$500 bonus; in the 5th month, the MGA gets \$1,000 bonus. All qualifiers listed achieved at least \$500 in bonus totals

Vision



Steve Kafkis
 Vice President of
 Field Operations

Taking Your Game to the Next Level

As we look to finish strong in 2014 with our \$175M goal, we all need to ask, "Are we ready for the challenge? Are we ready to take our game to the next level and finish the year with a vengeance?" We all need to be doing one more thing to get there.

Using golf as an example, what's the difference between a par golfer and a bogey golfer? If I were a bogey golfer playing with a par golfer, after one hole, I would only be one stroke behind. On the 2nd hole, he would again par the hole and I would bogey, but now, I am 2 strokes behind. If this trend continues, after 18 holes, he will have scored a 72 while I shot a 90 — not that close anymore.

The moral is that what we do on a daily basis makes a difference for our day, week, month, quarter and the year. It's that one more thing we need to do every day from now 'til the end of the year that will make our year special.

Are we ready for the challenge? How motivated are we to take our team to the next level? Are we motivated to a level of discomfort or do we want to take it to a level of exhaustion to achieve our goals to success? How bad do we want it? We all say we want it bad, but realistically speaking, you probably "kind of" want it. You have to want it bad enough that you are willing to sacrifice whatever gets in your way.

Ask yourself where you want to be at the end of the year. What is your part in achieving \$175M? How will you achieve it? Every day of the week, we need to continuously do that one more thing — one more appointment scheduled, one more door knock — whatever it takes to achieve results and step up to the next level.

No one said this would be easy, but the one thing that stands in our way is the fear of not achieving our commitment. You cannot be

trapped by your fears. Fears are just illusions — disregard them! If you believe in our process, success will be there. We have to take that leap of faith, not just put a toe in the water and see if it's cold. Jump in head first!

You control your destiny. It's up to you to perform at an elite level 'til the end. It's taking an idea and executing it to its fullest. Don't settle for second best. Be the best you can be. It's not only about talent or innate ability, it's also about how hungry you are. Do you just want a bite, or do you want it all?

The elite in our business don't care what others are saying. They don't make excuses. The elite are 110 percent committed to achieving their goals. They don't take days off. They are willing to knock on the door of exhaustion every single day. Exhaustion is the point where it's so painful that you can't push anymore; where it hurts so bad, you can't think straight; when there isn't one more thing you can do; the point at which you have done everything in your power.

Are you moving closer to producing at elite levels or moving further away? Are you knocking on the door of exhaustion or just uncomfortable? Uncomfortable is not exhaustion. Uncomfortable is your mind quitting before it reaches exhaustion.

Let's close 2014 with a vengeance and lay everything on the line. Let's make it so that at the end of 2014, we are all raised to elite status. Let's be able to say that we did everything we could, reached complete exhaustion, and achieved our collective goal to make this company the best it can be!

LABOR DAY 2014

PR in the Community



Susan Fuldauer
Vice President of
Public Relations Field Operations



All Hands on Deck

No doubt you've heard or even used the expression "All Hands on Deck." It originated in the early days of sailing ships as a nautical term that requires all seamen of all watches to appear on deck. Today, it's something that you say or hear when everyone's help is needed, especially to do a lot of work in a short amount of time.

As we sail out of the 3rd quarter and surge into the final quarter of 2014, this is the saying that comes to mind now, as it has in past years. This is the time of year when we are looking at where we've been for the first 3 quarters of the year and where we need to go for the last and final quarter of the year.

It is the momentum that has been building during those 3 quarters that moves us to finish the year. There are 2 critical quarters in a year; the first and the fourth. The first is what provides lift off and sets the course for the next 2 quarters. The fourth and final is the one that seals the deal, so to speak. It not only provides the last opportunity to finish strong, but it also gives the push into the next year.

Knowing where you want to finish will help you to stay away from activities that do little to impact those goals. Find and do that which moves you toward the finish line and it will give you the momentum to begin the new year.

Now is the time to be strategic in your approach to the final quarter. Get serious about how you want to finish the year. If you are not where you expected to be, it's important to create a new or renewed sense of urgency and do it now. If you are unsatisfied with your year-to-date performance, now is the time to redeem yourself and finish the goals you wanted to achieve for the year.

“Now is the time to ensure your focus is on the important activities that will help you achieve your end-of-year goals.”

Now is the time to ensure your focus is on the important activities that will help you achieve your end-of-year goals. Make each day count and be accountable for the day. Doing so takes discipline, perseverance, dedication to your goal(s) and believing you can do more than is expected. Everything counts from now until the last day of the 4th quarter.

It's all hands on deck. Get serious, set crystal clear goals, raise the bar on your performance and embrace your competitive spirit. Whether you are Public Relations or Agency, this is the time to go full speed ahead and go the distance, finishing strong, leaving nothing to regret on the last day of the 4th quarter. Be bold, go beyond the expected, setting a course for where you want to finish and enjoy the end result.

The bad news is time flies. The good news is you're the pilot. — Michael Altshuler



PERSONAL RECRUITING

Unleash Your Career!



Arturo Godinez Lopez
\$2,330
Sabrina Lloyd



Oliver Huerta-Gonzalez
\$1,930
Sabrina Lloyd



Nicholas Moore
\$1,856
Oldham-Bianchi



Larry Giddens
\$1,828
Steve Greer



Lesina Ah Sue
\$1,776
Steve Friedlander

AUGUST TOP PERSONAL RECRUITING AGENTS

— By Incentive Structure Payout*

August Total Payout: **\$154,890**

August Total Qualifiers: **438**

Name	Total	Name	Total	Name	Total	Name	Total
Arturo Godinez Lopez	\$2,330	Michael Gerstein	\$797	Abigail Stopper	\$569	Joyce Anderson	\$500
Oliver Huerta-Gonzalez	1,930	Cleopatra Sola	783	Michael Shaba	568	Danley Archer	500
Nicholas Moore	1,856	Adeyemi Akinade	781	Dan Bruch	565	Kade Beck	500
Larry Giddens	1,828	Andrzej Sertler	780	Shaye Johnson	565	Kristen Cervantez	500
Lesina Ah Sue	1,776	Sean Crampton	759	Raymond Swensen	559	Sean Conway	500
Monica Brown	1,672	Kristine Carmona	748	Pedro Santos	557	Johnathan Crowder	500
William Slater	1,606	Duni Olusegun	747	Nichelle Elton	554	Edwin Cruz	500
Regina Trotter	1,592	James Sodan	742	Denesha Huffman	554	Jason DeLane	500
Tyler Peworchik	1,563	Michael Neilson	730	Anthony Burke	553	David Dill	500
Patrick Cremeans	1,461	Lucretia Wesley	728	David Rockway	553	Crystal Dorego	500
Kelsey Roth	1,368	Norman White	710	Samira Shaikh	550	Justin Gurbelski	500
O'Neil Cooper	1,325	Kevin Kyler	666	John Ward	549	Nancy Heath	500
Magda Figueiredo	1,208	Demetri Gounaris	643	Iva Kalinova	546	Joshua Justice	500
Gabriel Feldmann	1,171	Taylor Black	640	Catherine Labelle	546	Bethany Lamb	500
Heather Sons	1,123	Jonathan Kinnard	626	Toriano Landau-Bogan	545	Luke Lin	500
Gil Arroyo	1,120	Lauren Neira	624	Melissa Quintal	527	Laura Litz	500
Vincent Nicastro	1,078	Matthew Parks	616	Deonte Lomax	527	Jose Lopez	500
Cristian Vences	1,071	Kevin Brown	614	Phyllis Mafi	525	Darryl Garth	500
Marc Salvaggi	1,028	Marian Sertler	607	Mason Duarte	523	Nicole Mari	500
Alex Kae	1,005	Hope Tupou de la Vara	607	Peria Afuamua	522	Landry Pimba	500
Briana Vickery	1,000	Linda Eichelberger	605	Zeneida Law	520	Isaac Rivera	500
James Frodyma	990	Jesus Valdez	595	Enrique Santiago Barrios	520	Demetria Smith	500
Vicki Schettler	924	Skyller Hernandez	594	Mariela Perez-Chavez	519	Eric Venturoso	500
Jonathan Boyd	906	Kyle Wrobel	589	Michelle Williams	518	Chilonda Vidtor	500
Tammy Martin	894	Allison Peters	587	Renita Fulcher	508	Steven Williams	500
Armita Ostowari	892	Dufflaun Goodlow	583	Kaytlyn McKay	508	Quentin Harris	500
Gabriela Sime	853	Bill Goswick	575	Sara Sangermano	506		
Michael Denton	840	Iris Saavedra-Garcia	575	Gerardo Martinez-Vite	505		
Nicholas Scordos	822	Jessica Moffitt	571	Michelle Martinez	501		

Personal Recruiting provides opportunity for all Agents to earn an additional monthly income stream above and beyond regular recruiting efforts performed by Managing Agents!



Michael Shaba
5 Recruits
Brian Traboulay



Regina Trotter
5 Recruits
Dorian Brown



Monica Brown
4 Recruits
Dorian Brown



Arturo Godinez Lopez
4 Recruits
Sabrina Lloyd



Bobby Law
4 Recruits
Dorian Brown



Jose Lopez
4 Recruits
Phil Prata

AUGUST TOP PERSONAL RECRUITING AGENTS

— By Number of Personal Recruits*

Total Personal Recruiting Agents: **318**

Total Personal Recruits: **401**

Name	Personal Recruits	Name	Personal Recruits	Name	Personal Recruits	Name	Personal Recruits
Michael Shaba	5	William Slater	3	Gabriel Feldmann	2	Kaytlyn McKay	2
Regina Trotter	5	Briana Vickery	3	Matthew Ficarra	2	Duni Olusegun	2
Monica Brown	4	Lesina Ah Sue	2	Norma Fiddelke	2	James Pratt	2
Arturo Godinez Lopez	4	Adeyemi Akinade	2	Taylor Foster	2	Colin Quigley	2
Bobby Law	4	Rami Ali	2	James Frodyma	2	Yvette Quintana	2
Jose Lopez	4	Lori Annett	2	Darryl Garth	2	Sidney Rodgers	2
Oliver Huerta-Gonzalez	3	Corina Araujo	2	Benjamin Gonzalez	2	Kelsey Roth	2
Courtney Kitzman	3	Gil Arroyo	2	Santiago Guerrero	2	Iris Saavedra-Garcia	2
Jessica Moffitt	3	Daniel Bauer	2	Dennis Hickey	2	Marc Salvaggi	2
Vincent Nicastro	3	Kade Beck	2	Henry Ingraham	2	Joseph Tomanovich	2
Jessica Rhoades	3	Jonathan Boyd	2	Iva Kalinova	2	Joy Vann-Austin	2
David Rockway	3	Patrick Cremeans	2	Steven King	2	Cristian Vences	2
Pedro Santos	3	Kelly Cruse	2	Kevin Kyler	2	Jamie Winters	2
Andrzej Sertler	3	Maryann Cruz	2	Laura Litz	2		
Verniecia Shivers	3	Abigail Failey	2	Deonte Lomax	2		

YTD TOP 25 PERSONAL RECRUITING AGENTS

— By Number of Personal Recruits*

YTD Total Personal Recruiting Agents: **995**

YTD Total Personal Recruits: **1,590**

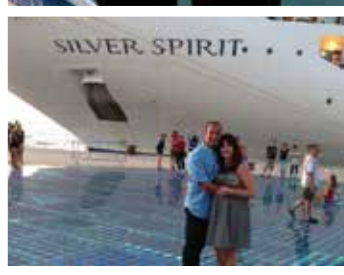
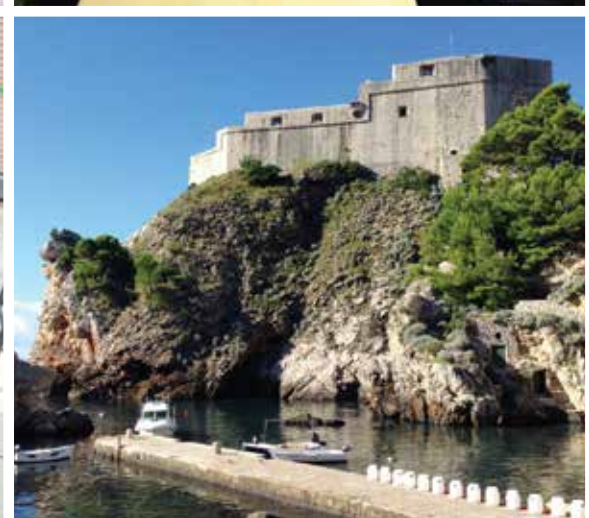
Name	Personal Recruits	Name	Personal Recruits	Name	Personal Recruits	Name	Personal Recruits
Monica Brown	14	Oscar Betancourt	6	David Schanuel	6	Oscar Ortiz	5
MaryAnn Cruz	12	Devon Chapman	6	Daniel Toshner	6	Jessica Rhoades	5
Tina Phongsavath	10	Jarrell Drane	6	Jennifer Young	6	Ileana Rosas	5
Oliver Huerta-Gonzalez	8	Taylor Foster	6	Tracy Bell	5	Michael Shaba	5
Henry Ingraham	8	Arturo Godinez Lopez	6	Heather Berg	5	Samira Shaikh	5
Jamel Johnson	8	Darron Hacker	6	Taylor Black	5	Verniecia Shivers	5
Norman Lane	8	Iva Kalinova	6	Patrick Cremeans	5	Heather Sons	5
Alvin Massenburg	7	Michael Neilson	6	Abigail Failey	5	Regina Trotter	5
Ransey Vazquez	7	Duni Olusegun	6	Charles Firreno	5	Joy Vann-Austin	5
Norman White	7	Armita Ostowari	6	Megan Holiday	5		

MEDITERRANEAN CRUISE CONTEST

The AIL/NILICO Silver Spirit Mediterranean cruise was truly the trip of a lifetime!



— CONGRATULATIONS CRUISERS —



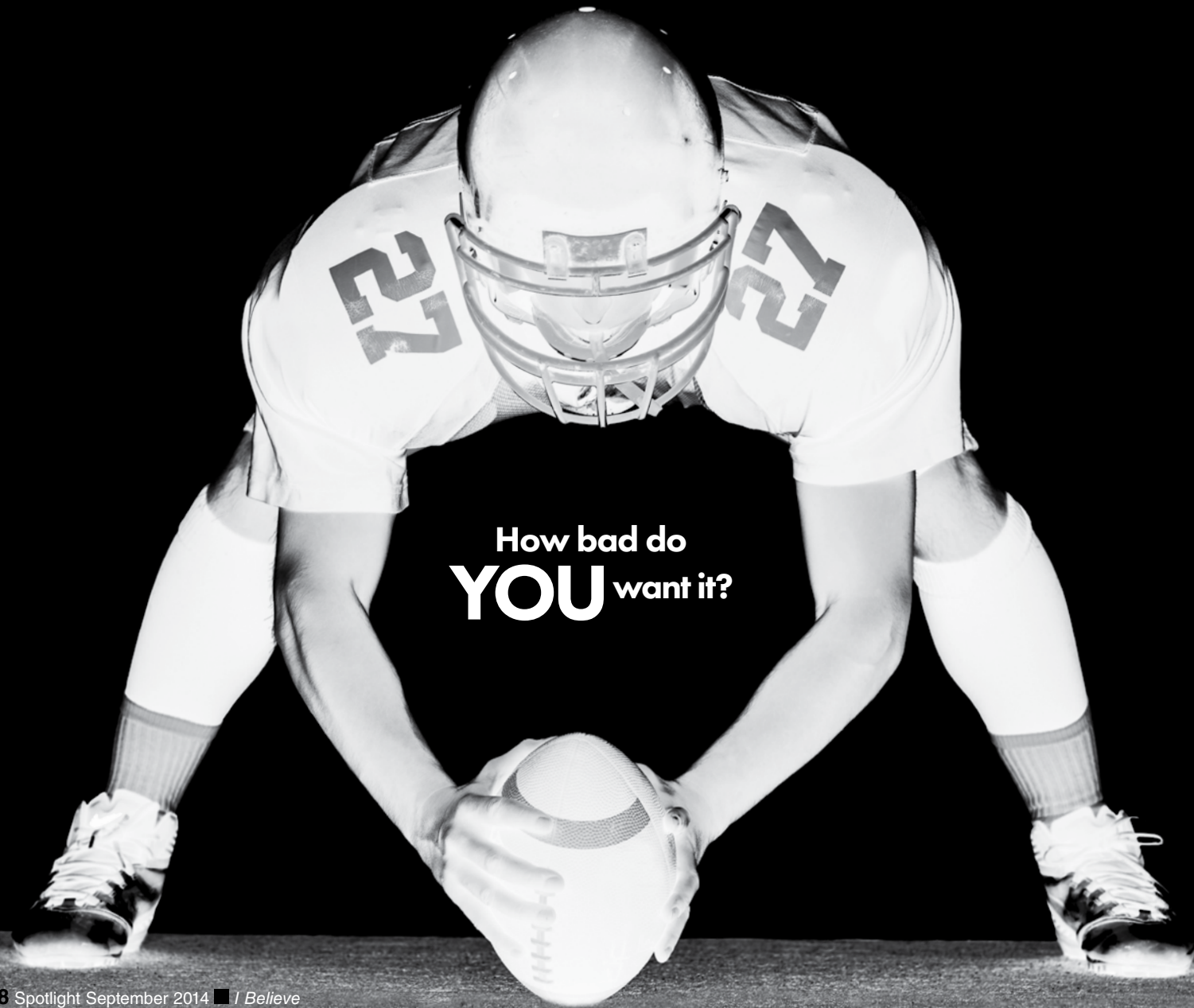
TEST & GOAL!

WHAT'S YOUR PLAY?

We're close to the 2014 end zone
but there's still time to meet your year-end goals.

Don't just run out the clock!

GRAB THE BALL AND RUN WITH IT!



How bad do
YOU want it?



CEO and President Roger Smith has stepped up once again on behalf of AIL-NILICO to speak out publicly on the need to raise the minimum wage. The article appeared on www.thehill.com on September 11, 2014.

WALK IN THEIR SHOES

I'm a CEO with a GED, and I have walked in the shoes of a minimum wage worker. I know from experience that it's a tougher road today.

The minimum wage buys fewer necessities now than it did when I needed it to survive. And as a successful capitalist, it pains me to see that the American Dream, which so inspired me, is increasingly out of reach.

As a young boy, I knew all too well the despair of empty pockets. I learned to be resourceful, making money by selling my most precious possessions. The sound of change in my pocket gave me hope.

From ages 15 to 18, I was homeless. I did what I had to do to survive and put money in my pocket. I worked under the table as a day laborer, toiled in pool halls, bussed tables and worked a variety of minimum-wage jobs.

I saw the minimum wage as a temporary entry wage. I believed that if I worked hard and played by the rules, I'd eventually get ahead. The scales weren't as tipped against workers as they are today.

It was a time in America when a homeless kid with a GED could still find opportunities and a path to living the American Dream. It was a time in America, when millions were rising into the middle class, not falling out of it.

My path to living the American Dream has been through a 37-year career with American Income Life. I started as a life insurance agent and worked my way up to my current position as CEO.

Our company culture remains one of creating shared prosperity and providing opportunity unlimited. We are proof that businesses can profit and grow by paying a fair wage and providing a pathway to the American Dream for employees.

For me and so many others of my generation, the minimum wage was just the first of many rungs on a career ladder. But too many workers today find themselves running in place on a treadmill — stuck in low-wage jobs without real opportunity.

Today's federal minimum wage has less buying power than it did when I was a homeless teen in the 1960s.

The minimum wage hit its high point in value around the time I most

needed it. At its peak in 1968, the minimum wage was worth \$10.96, adjusted for inflation. That's way more than today's federal minimum wage — stuck at \$7.25 since 2009.

The \$3.71 difference between the minimum wage in 1968 and today isn't pocket change. It adds up to \$7,717 over the course of a year for full-time workers.

For millions of Americans, the minimum wage is no longer a temporary entry-level wage, but a longtime wage that locks them and their families into poverty and undermines the consumer demand that drives our economy.

Raising the minimum wage makes good economic sense. Many business leaders want to see it increased.

As a successful CEO, I was not surprised to see a recent national poll released by the American Sustainable Business Council and Business for a Fair Minimum Wage. It found that 61 percent of small-business owners with employees favor raising the minimum wage to \$10.10 and then adjusting it annually to keep pace with the cost of living.

Business owners see the practical effects of raising the minimum wage. As consumers, workers with money in their pockets provide a boost to sales at Main Street businesses. A higher wage also positively affects internal functions like employee retention, employee morale and quality of service provided to customers.

Raising the minimum wage makes good economic sense, but it's much more than that.

You cannot have a strong economy or fulfill the promise of the American Dream when most Americans are running in place or falling behind while the richest Americans pull further away from the rest.

Raising the minimum wage to \$10.10 an hour would benefit 28 million workers — workers with an average age of 35 years old. Many of them have more formal education than me.

Raising the minimum wage is a crucial first step to restoring the shattered American Dream. The same American Dream that gave a homeless kid with a GED a chance to succeed.

Supervising Agents



1. Christina Meyer
Schaumburg, IL



2. Lynne Hebert-Ouellette
Halifax, NS



3. Pauline Cresswell
Auckland, NZ



4. Elias Boles
Rochester, NY



5. Jeffrey Gilliana
Evansville, IN

August Production

Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	MGA	SGA
1.	Christina Meyer	\$49,896	\$54,103	88		Alex Torruella	Sabrina Lloyd
2.	Lynne Hebert-Ouellette	37,785	49,753	91		Ryan O'Malley	Imran Satti
3.	Pauline Cresswell	36,106	39,743		69.1	Ofa Tupouniua	Steve Friedlander
4.	Elias Boles	26,044	38,999		80.0	Michael Romeo	Oldham-Bianchi
5.	Jeffrey Gilliana	25,188	35,819	83		Zach Otto	Sabrina Lloyd
6.	Immacula Jacques	24,312	30,965	93		Ibrahim Bah	David Hausman
7.	Jayshaun Johnson	23,478	23,056	96		Aaron McKenney	Chad Panzer
8.	Toriano Landau-Bogan	23,135	23,008		70.1	Marc Salvaggi	Surace-Smith
9.	Duane Shaw	21,805	21,547		70.6	Zach Otto	Sabrina Lloyd
10.	Maria Avila	21,151	38,780	96		Steve Svendson	Richard Correa

ALL TIME RECORD: \$286,210 1st Six Mo Agt

ALL TIME RECORD: \$286,210 Net ALP

YTD Production

Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	MGA	SGA
*1.	Christina Meyer	\$284,058	\$288,530	88		Alex Torruella	Sabrina Lloyd
2.	Chelsie Young	275,813	287,833	77.9		Zach Otto	Sabrina Lloyd
3.	Sandra Sandoval	212,903	217,970	81		Marian Sertler	Sabrina Lloyd
4.	Pauline Cresswell	205,384	224,436		69.1	Ofa Tupouniua	Steve Friedlander
5.	Jeffrey Gilliana	196,157	209,860	83		Zach Otto	Sabrina Lloyd
6.	Lineti Pasikala	162,791	204,857		79.8	Ofa Tupouniua	Steve Friedlander
7.	Victor Zavaleta	139,984	143,610	84		Marian Sertler	Sabrina Lloyd
8.	Jeremiah Wiskeman	133,034	177,884		75.7	Michelle Crowe	Simon Arias
9.	Vicki Perea	126,823	185,794		90.3	Harold Durana	Jatoft-Foti
10.	Edmond Lee	125,071	128,644	80		Zach Otto	Sabrina Lloyd

ALL TIME RECORD: \$653,097 1st Six Mo Agt

ALL TIME RECORD: \$959,675 Net ALP

General Agents



1. Bryan Fronberger
Menomonee Falls, WI



2. Scott Montgomery
Concord, CA



3. Robert Schneiderman
Bettendorf, IA



4. Mohammed Moalawi
Flushing, NY



5. Mike Lade
Los Angeles, CA



6. Gabriela Sime
Burlington, MA



7. Eric Peyton
Columbus, OH



8. Bradley Gray
Halifax, NS



9. Steven Rios
Schaumburg, IL



10. Stephen Giddens
Houston, TX

August Production

Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	MGA	SGA
1.	Bryan Fronberger	\$63,624	\$70,560		84.3	Michael Mandella	Chris Hernandez
2.	Scott Montgomery	60,741	96,141		87.3	Harold Durana	Jatoft-Foti
3.	Robert Schneiderman	56,904	65,305		77.5	Cynthia Schneideman	Sabrina Lloyd
4.	Mohammed Moalawi	46,144	74,531		75.0	Syed Quadri	Theodore Pappas
5.	Mike Lade	41,671	42,327	93		Sean Velasquez	Cohen-Cohen
6.	Gabriela Sime	40,934	43,727		72.0	Brian Zuzick	Laura Fisher
7.	Eric Peyton	40,720	61,318		72.2	Patrick Bendure	Surace-Smith
8.	Bradley Gray	38,663	43,205	86		Robert Kanaan	Imran Satti
9.	Steven Rios	37,920	38,971	84		Marian Sertler	Sabrina Lloyd
10.	Stephen Giddens	36,604	55,496		74.4	Larry Giddens	Steve Greer
11.	Deja Wesby	35,247	35,247	96		Monica Brown	Dorian Brown
12.	Craig Ebinger	34,560	33,867	88		Michael Gerstein	Giglione-Ackerman
13.	Enrique Sandoval	33,931	38,847		72.6	Marian Sertler	Sabrina Lloyd
14.	Cleopatra Sola	33,835	33,835		86.4	Dorothy Niederer	Altig-Orlovic
15.	Lesina Ah Sue	33,770	71,590		70.3	Stephen Hill	Steve Friedlander
16.	John Napiza	33,159	52,993		74.1	Doreen Ryan-Foti	Jatoft-Foti
17.	Daniel Dunham	31,969	36,999	92		Liam Flaherty	Simon Arias
18.	O'Neil Cooper	31,270	31,110	93		Michael Denton	Scott Rehberg
19.	Cameron Cimino	31,200	42,027		77.8	Tim McAdams	Simon Arias
20.	Jonathan Hobbs	30,938	33,422		76.8	Steve Svendson	Richard Correa

ALL TIME RECORD: \$441,104 1st Six Mo Agt

ALL TIME RECORD: \$624,474 Net ALP

YTD Production

Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	MGA	SGA
*1.	Enrique Sandoval	\$495,921	\$519,751		72.6	Marian Sertler	Sabrina Lloyd
*2.	Scott Montgomery	404,196	591,323		87.3	Harold Durana	Jatoft-Foti
*3.	Robert Schneiderman	323,125	404,767		77.5	Cynthia Schneideman	Sabrina Lloyd
*4.	Cameron Cimino	317,769	455,430		77.8	Tim McAdams	Simon Arias
*5.	Fran Kolos	280,885	380,879		72.5	Mavrick Fredericks	Giglione-Ackerman
6.	Ashley Wenning	275,413	501,515		74.7	Daniel Hartwig	Surace-Smith
7.	John Napiza	270,995	399,222		74.1	Doreen Ryan-Foti	Jatoft-Foti
8.	Brent Bowling	269,177	404,305	83		Marc Salvaggi	Surace-Smith
9.	Bradley Gray	268,696	305,558	86		Robert Kanaan	Imran Satti
10.	David Higa	252,224	309,024		84.7	Sean Velasquez	Cohen-Cohen
11.	Eric J Thompson	251,085	340,142		75.0	Matthew Parks	Surace-Smith
12.	Lesina Ah Sue	245,954	530,317		70.3	Stephen Hill	Steve Friedlander
13.	Jesse Rennich	242,486	410,784		75.1	Matthew Diulus	Simon Arias
14.	Nicholas Scordos	239,234	447,524	86		Matthew Parks	Surace-Smith
15.	Mohammed Moalawi	230,500	318,954		75.0	Syed Quadri	Theodore Pappas
16.	Gabriela Sime	229,864	241,306		72.0	Brian Zuzick	Laura Fisher
17.	Stephen Giddens	219,894	291,854		74.4	Larry Giddens	Steve Greer
18.	Jason Ryen	219,403	330,163		73.2	Dustin Dunlap	Surace-Smith
19.	Tyler Worstell	217,330	297,534		79.7	John Conard	Simon Arias
20.	Drew Sharp	216,833	355,494		70.1	Timothy Wilson	Philip Prata

ALL TIME RECORD: \$1,468,394 1st Six Mo Agt

ALL TIME RECORD: \$2,262,883 Net ALP

Master General Agents



1. Ofa Tupouniua
Auckland, NZ



2. Zach Otto
Evansville, IN



3. Marian Sertler
Schaumburg, IL



4. Syed Quadri
Flushing, NY



5. Patrick Bendure
Columbus, OH



6. Steve Svendsen
Amarillo, TX



7. Justin Adams
Pittsburgh, PA



8. Nicholas Moore
Rochester, NY



9. Corey Helly
Eatontown, NJ



10. Matthew Parks
Cleveland, OH

August Production

Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	SGA
1.	Ofa Tupouniua	\$132,989	\$216,772		69.3	Steve Friedlander
2.	Zach Otto	106,998	130,179		75.9	Sabrina Lloyd
3.	Marian Sertler	102,629	115,552		71.7	Sabrina Lloyd
4.	Syed Quadri	93,932	128,179		71.3	Theodore Pappas
5.	Patrick Bendure	90,914	222,275	95		Surace-Smith
6.	Steve Svendsen	88,443	96,353		73.2	Richard Correa
7.	Justin Adams	82,169	115,995		74.5	Simon Arias
8.	Nicholas Moore	80,670	98,721		73.1	Oldham-Bianchi
9.	Corey Helly	71,323	71,749		70.8	Giglione-Ackerman
10.	Matthew Parks	68,184	132,400		78.6	Surace-Smith
11.	Michael Mandella	68,007	75,807		80.6	Chris Hernandez
12.	Bobby Szwaja	64,408	103,029		75.3	Theodore Pappas
13.	Monica Brown	64,355	64,355		70.7	Dorian Brown
14.	Stephen Hill	63,536	166,394		71.4	Steve Friedlander
15.	Sean Velasquez	63,232	79,514		83.3	Cohen-Cohen
16.	Harold Durana	60,741	99,536		80.3	Jatoft-Foti
17.	Michael Denton	59,927	63,554		84.0	Scott Rehberg
18.	John Conard	57,825	66,020		75.8	Simon Arias
19.	Cynthia Schneiderman	57,365	67,502		74.7	Sabrina Lloyd
20.	Michael Gerstein	56,534	65,592		72.4	Giglione-Ackerman

ALL TIME RECORD: \$438,277 1st Six Mo Agt

ALL TIME RECORD: \$723,872 Net ALP

YTD Production

Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	SGA
*1.	Ofa Tupouniua	\$1,235,266	\$1,658,464		69.3	Steve Friedlander
*2.	Marian Sertler	919,657	1,013,500		71.7	Sabrina Lloyd
*3.	Matthew Parks	598,300	1,102,165		78.6	Surace-Smith
*4.	Syed Quadri	587,481	958,974		71.3	Theodore Pappas
*5.	Zach Otto	579,456	629,080		75.9	Sabrina Lloyd
6.	Daniel Hartwig	555,777	1,049,110		75.0	Surace-Smith
7.	Bobby Szwaja	536,838	795,011		75.3	Theodore Pappas
8.	Britton Costa	533,907	667,270		69.8	Simon Arias
9.	Stephen Hill	513,575	1,291,374		71.4	Steve Friedlander
10.	Nicholas Moore	471,188	639,066		73.1	Oldham-Bianchi
11.	Ryan Hall	455,066	822,266		71.3	Laura Fisher
12.	Raymond Risucci	423,468	747,961		78.9	Dorian Oldham
13.	Marc Salvaggi	408,458	618,284		79.2	Surace-Smith
14.	Harold Durana	402,955	641,375		80.3	Jatoft-Foti
15.	Corey Helly	390,477	520,579		70.8	Giglione-Ackerman
16.	Cynthia Schneiderman	379,895	503,013		74.7	Sabrina Lloyd
17.	Doreen Ryan-Foti	374,965	1,437,742		77.4	Jatoft-Foti
18.	Sean Velasquez	366,134	491,206		83.3	Cohen-Cohen
19.	Ryan Bisanz	347,930	588,435		74.1	Brian Traboulay
20.	Tim McAdams	343,880	492,180	85		Simon Arias

ALL TIME RECORD: STEPHEN HILL \$2,476,896 1st Six Mo Agt

ALL TIME RECORD: \$4,468,285 Net ALP

Regional General Agents



1. Robert Janev
Schaumburg, IL



2. Thomas Vena
Pittsburgh, PA



3. Andrew McQuade
Aurora, CO



4. Brett Gryska
Rochester, NY



5. Patrick Bendure
Columbus, OH

August Production

Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	SGA
1.	Robert Janev	\$254,012	\$300,070		72.4	Sabrina Lloyd
2.	Thomas Vena	189,671	321,319		71.9	Simon Arias
3.	Andrew McQuade	179,900	246,450		73.8	Richard Correa
4.	Brett Gryska	170,332	381,536		74.7	Oldham-Bianchi
5.	Patrick Bendure	165,075	419,639		75.0	Surace-Smith
6.	Paul Kelly	162,317	266,764		70.4	Steve Friedlander
7.	Doreen Ryan-Foti	157,269	339,716		77.9	Jatoft-Foti
8.	Syed Quadri	154,319	218,497		73.3	Theodore Pappas
9.	Marian Sertler	148,435	165,565		70.9	Sabrina Lloyd
10.	Michael Gerstein	144,962	152,764		73.0	Giglione-Ackerman

ALL TIME RECORD: \$980,159 1st Six Mo Agt

ALL TIME RECORD: \$1,435,508 Net ALP

YTD Production

Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	SGA
*1.	Robert Janev	\$2,201,710	\$2,510,489		72.4	Sabrina Lloyd
*2.	Thomas Vena	1,734,543	3,226,693		71.9	Simon Arias
3.	Patrick Bendure	1,642,389	3,968,018		75.0	Surace-Smith
4.	Paul Kelly	1,488,712	2,244,408		70.4	Steve Friedlander
5.	Michael Vasu	1,480,370	2,863,463		77.2	Surace-Smith
6.	Levar Morgan	1,269,477	2,187,505		73.7	Theodore Pappas
7.	Marian Sertler	1,238,635	1,336,951		70.9	Sabrina Lloyd
8.	Brett Gryska	1,223,285	2,943,349		74.7	Oldham-Bianchi
9.	Matthew Parks	1,206,824	2,109,736		77.1	Surace-Smith
10.	Andrew McQuade	1,123,057	1,710,434		73.8	Richard Correa

ALL TIME RECORD: \$5,230,627 1st Six Mo Agt

ALL TIME RECORD: \$8,242,209 Net ALP

State General Agents

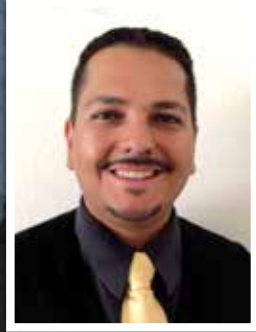
Spotlight recognizes State General Agents in Categories I-IX with minimum 10% growth and 80% of First Six Month Net ALP Objective; SGAs with less than 12 months tenure in CAT I-IX will be ranked with 100% of objective or above and are not eligible for YTD awards; and the top Net ALP Producer in both the Start-Up and Rookie Categories. YTD Winners for Categories I-IX will be recognized at Convention by adding both their YTD Growth % and their YTD F6 Net ALP Obj and the YTD Spotlight number may not necessarily reflect that computation. SGAs <13 months will only be recognized by 80% or better of F6 month agent production.



Theodore Pappas
CATEGORY I



Sabrina Lloyd
CATEGORY II



Richard Correa
CATEGORY III



David Hausman
CATEGORY IV



Cindy Furer
CATEGORY VI



Kyle Johnson
CATEGORY VII



Chad Panzer
CATEGORY VIII



Corey Neff
CATEGORY IX



Top Rookie

Mathew Hart
Net ALP \$ 76,676



Top Start-Up

Byron Paz
Net ALP \$ 60,833

Rookie and Start Up SGAs must be in this category for a minimum of 6 months to compete for YTD awards. Only the top 3 Rookie and Start Up SGAs in each category with a minimum of \$25K of production are listed.

August

Category	Name	Net to Gross	Retention	1st Six Mo Agt	1st Six Mo Obj	% of 1st Six Mo Obj	% Net ALP Growth	Performance Factor (% Net ALP Growth + % 1st 6mo Obj)
I	Theodore Pappas		75.8	\$278,714	\$303,100	92	33	125
II	Sabrina Lloyd		72.1	\$299,819	\$260,000	115	29	144
III	Richard Correa		74.3	\$258,271	\$173,200	149	31	180
IV	David Hausman		76.3	\$160,897	\$138,500	116	38	154
VI	Cindy Furer		80.8	\$111,722	\$83,000	135	34	169
	Cunningham-Weatherspoon		71.6	73,856	83,000	89	22	111
VII	Kyle Johnson	87		\$76,175	\$78,000	98	308	406
	Jose Carvajal	86		80,880	78,000	104	156	260
VIII	Chad Panzer		77.8	\$81,185	\$60,600	134	143	277
	Scott Rehberg		74.4	79,849	60,600	132	57	189
	Eric Cochran		79.9	66,423	60,600	110	34	144
IX	Corey Neff	85.0		\$48,203	\$43,300	111	56	167

YTD

Category	Name	Net to Gross	Retention	1st Six Mo Agt	1st Six Mo Obj	% of 1st Six Mo Obj	% Net ALP Growth	Performance Factor (% Net ALP Growth + % 1st 6mo Obj)
I	Altig-Orlovic		77.9	\$6,725,128	\$7,482,400	90	37	127
	Theodore Pappas		75.8	2,445,872	2,424,800	101	19	119
	Simon Arias		71.1	4,738,825	5,057,600	94	12	106
II	Sabrina Lloyd		72.1	\$2,520,699	\$2,080,000	121	36	157
	Giglione-Ackerman		76.2	2,134,367	1,904,000	112	29	141
III	Richard Correa		74.3	\$1,664,141	\$1,385,600	120	41	161
	Brandon Cooley		76.6	1,428,451	1,489,600	96	23	119
IV	David Hausman		76.3	\$1,219,187	\$1,108,000	110	44	154
	Joseph Diecedue		75.9	975,316	1,108,000	88	16	104
V	Laura Fisher		73.7	\$833,164	\$900,000	93	34	127
VI	Cindy Furer		80.8	\$609,422	\$664,000	92	12	104
VIII	Chad Panzer		77.8	\$449,072	\$484,800	93	151	244
	Scott Rehberg		74.4	560,171	484,800	116	55	170
	Eric Cochran		79.9	430,151	484,800	89	39	128
IX	Corey Neff	85		\$387,994	\$314,000	124	20	144

August

Category	Name	Net to Gross	Retention	Net ALP
Rookie	Mathew Hart	73.0		\$76,676
	Stephen Jubrey	70.4		48,974
Start-Up	Byron Paz	88.4		\$60,833
	Jared Cleckner	80.7		33,636
	Marko Jankovic	75.3		29,206

YTD

Category	Name	Net to Gross	Retention	Net ALP
Rookie	Mathew Hart	73.0		\$478,563
	Stephen Jubrey	70.4		438,362
	Jason Bratin	80.2		360,952
Start-Up	Byron Paz	88.4		\$336,699
	Jared Cleckner	80.7		255,524
	Marko Jankovic	75.3		227,142

Public Relations



1. Mark Gagliardi
CATEGORY I
Oakley, CA



2. Rona Pileggi Spano
CATEGORY I
Chicago, IL



1. Erica Dalager
CATEGORY II
St. Paul, MN



2. Robin Andrade
CATEGORY II
Malden, MA



1. Leo VanDenBussche
CATEGORY III
Winnipeg, MB



2. David Blaisdell
CATEGORY III
Goodlettsville, TN



1. Deborah Boles
CATEGORY IV
Coquitlam, BC



2. Paul Winslow
CATEGORY IV
St. Louis, MO



1. Chris Routier
Rochester, NY



1. Deborah Boles
Coquitlam, BC



1. Jackie Lowe
Red Deer, AB

Public Relations categories are as follows

Category	Population
1	over 8,500,000
2	6,500,000 to 8,499,999
3	4,000,000 to 6,499,999
4	Under 4,000,000

ROOKIE: Reps with 2013 Hire Date

ICEBREAKER: Reps with 2014 Hire Date

PR MANAGER: Overall card growth at the end of the current month over previous year same month.

August Production

Category	Rank	Name	Production in Cards	Manager
I	1.	Mark Gagliardi	2,052	NorCal & Reno/Chuck Hill
	2.	Rona Pileggi Spano	2,047	Chicago/Dawn Trudden
	3.	Chuck Hill	1,745	NorCal & Reno/Jason Beckman
	4.	Crystal Senour	1,635	NJ/Brian Ryan
	5.	Donna Altshue	1,315	Chicago/Dawn Trudden
II	1.	Erica Dalager	4,430	MN/Denise Gilbert
	2.	Robin Andrade	1,505	Mass & RI/Patrena Smith
	3.	David Scalisi	1,459	NY State/J T Tasker
	4.	Tami Williams	994	IN/Michelle Baxter
	5.	Timothy Leary	946	NY State/J T Tasker
III	1.	Leo Van Den Bussche	2,840	MB/Jackie Lowe
	2.	David Blaisdell	1,833	TN & SW NC/Rosanna Gill
	3.	George Murry	1,415	AL & FL Pan/John Keliher
	4.	Nicole Schneider	1,324	MN/Erica Dalager
	5.	Travis Daniels	1,170	PA/Katherine Kidder
IV	1.	Deborah Boles	3,347	BC/Jackie Lowe
	2.	Paul Winslow	2,677	St Louis/Cindy Cleary
	3.	Ken Altizer	2,068	WV/Tami Williams
	4.	Sarah Thomson-Dufrechou	895	AR/Rosanna Gill
	5.	Tim O'Connor	795	OK/Jay Bentley
Rookie	1.	Chris Routier	673	NY State/J T Tasker
IceBreaker	1.	Deborah Boles	3,347	BC/Jackie Lowe

ALL TIME PR CARD PRODUCTION RECORD: 18,960 Cards

YTD Production

Category	Rank	Name	Production in Cards	Manager
I	*1.	Malka Arony	16,125	AZ/Maureen Roberts
	*2.	Susan Gilbert	15,396	Chicago/Dawn Trudden
	3.	Chuck Hill	15,321	NorCal & Reno/Jason Beckman
	4.	Mark Gagliardi	13,692	NorCal & Reno/Chuck Hill
	5.	Larry Lozano	11,904	NorCal & Reno/Chuck Hill
II	*1.	Robin Andrade	13,422	Mass & RI/Patrena Smith
	*2.	Erica Dalager	9,616	MN/Denise Gilbert
	3.	Bernard Weaver	7,700	PA/Katherine Kidder
	4.	Tami Williams	7,248	IN/Michelle Baxter
	5.	Timothy Leary	7,061	NY State/J T Tasker
III	*1.	David Blaisdell	15,215	TN & SW NC/Rosanna Gill
	*2.	Travis Daniels	12,463	PA/Katherine Kidder
	3.	Leo Van Den Bussche	8,449	MB/Jackie Lowe
	4.	Nicole Schneider	8,380	MN/Erica Dalager
	5.	Robin Denham	6,882	KS & NW MO/Cindy Cleary
IV	*1.	Paul Winslow	15,974	St Louis/Cindy Cleary
	*2.	Lori Vaughn	11,515	OR/Shannon Bennett
	3.	Anna Guido Rohrer	11,103	S OH/Tami Williams
	4.	Darrell Dorey	10,479	Maritimes/Melissa Lively
	5.	Tim O'Connor	9,275	OK/Jay Bentley

ALL TIME PR CARD PRODUCTION RECORD: DENISE BOWYER: 61,879 Cards

PR Managers

August Results

Rank	Name	Card Growth	Director
1.	Jackie Lowe	5,365	Laurie Onasch
2.	Erica Dalager	3,420	Denise Gilbert
3.	Chuck Hill	3,267	Jason Beckman
4.	John Keliher	1,549	Patti Morgan
5.	JT Tasker	1,547	Billy Sauers

YTD Results

Rank	Name	Card Growth	Director
*1.	Cindy Cleary	12,148	Michelle Baxter
*2.	Dawn Trudden	10,394	Denise Gilbert
*3.	John Keliher	8,809	Patti Morgan
4.	Tami Williams	5,801	Michelle Baxter
5.	Brian Ryan	5,573	Billy Sauers

Congratulations to our August Bonus Earners!

Sue Akers
Ken Altizer
Donna Altshue
Tony Anderson
Robin Andrade
Malka Arony
Gabriela Berloni
David Blaisdell
Deborah Boles
Lou Nell Busby
Fran Christie
Cheryl Cook
Travis Daniels
Robin Denham
Brenda Di Somma

Julia DiBartolomeo
Vivian Dwyer
Viki Farr
Lee Fivenson
Mark Gagliardi
Susan Gilbert
Laurie Gruber
Anna Guido Rohrer
Dee Hettinger
Brett Hulme
Sandy Knapp
Shane Knowles
Timothy Leary
Larry Lozano
Dianna Lueke

Lacy Martin
Stephen Matous
Ashley McGhee
Erin McKee
George Murry
Pater Nielsen
Tim O'Connor
Kathy Pappas
Rona Pileggi Spano
Janis Pitts
Cas Robinson
Chas Robinson
Irene Rurycz
Nicole Schneider
Crystal Senour

William Slocum
Donald Spohn
Jennifer Sprout
Sarah Thomson-Dufrechou
Bryan Uhl
Leo VanDenBussche
Lori Vaughn
Bill Verbeten
John Wagner
Jace Wainwright
Al Wall
Bernard Weaver
Paul Winslow
Carl Zablotty

WORLD'S GREATEST BONUS - CONTINUED

\$965 Brandon Leonardo	\$864 Santiago Guerrero	\$797 Victor Agurto	\$727 Sebastian Feary	\$682 Chantel Floyd	\$626 Daniel Martinsen	\$577 Sonia Tyner	\$545 Jeremy Gibson
965 Charles Duckro	864 Henry McCormick	796 Jesse L Martin	726 Fotuikamoana Havea	682 Wanda Williams	626 Edna Lee	577 Jacob Gill	544 Ivonne Goodwin
965 Todd Passan	860 Michelle Lee Watson	796 David Nham	726 Ela Anae-Ah Sue	681 Christopher Ross	626 Zsolt Szirtes	577 Edward Marin	544 Philip Spicer
964 Gordon Biggums	860 Solomone Havea	795 Lisa Richardson	726 Patrick Guthrie	681 Polina Philbin	626 Holly Lacey	576 Albert Biney-Amissah	543 Carol Carr
964 Kaladian McLean	859 Steven Stensrud	794 Diane Williams-Lewis	726 Leonard Paschke	681 Gregory Giesler	623 Andrew MacKinnon	575 Joseph J Smith	543 David Phillips
962 Ashley Hinkens	858 Hirenkumar Patel	793 Mia Grant	723 Mitchell Coleman	680 Ryan Lavoie	623 Andrew McCarthy	575 Mark Shannon	542 Ronald Lackey
957 Kerlens LaRose	853 Vera Leus	793 Mathew White	722 Cristian Garavito	679 Charlemagne Yu	623 Jillian Rooks	574 Veronica Alvarado	542 Joseph Hefley
953 Caroline Chambers	851 Jessica Hartnett	792 Kylee Hahler	722 Verneice Thomas	679 Taylor Nicholson	623 Leonard Glover	574 Catherine Fisher	542 Abril Perez-Olvera
953 Jeremiah Wiskeman	851 Jadelene Welty	790 Reece Mabery	721 Elaine O'Neill	678 Glenn Orozco Ramirez	622 Mele Makaui	573 Katima Epting	541 Steve Marker
952 Bradley Christiansen	849 Kaloni Tohi	789 Sokol Fazliu	720 Erin Moyer	677 Patricia Lee	622 Dannielle Harris	573 Taylor Foster	541 Andrew Davidson
951 Sylvan Fay	849 Anil Dastidar	788 Patricia Avendano	720 Bret Hamlin	674 Ruben Recinos	621 Cora Ruth	571 Marcus Culver	539 Blanca Gutierrez-Enriquez
951 Tameka Drake	848 Lasela Alatimu	787 Gregory Bonnes	719 Winifred Robinson	674 Camilo Quintero Ramirez	621 Thomas Agee	571 Matthew Frost	537 Brian Ferreira
951 Christopher Calloway	848 Paul DiVincenzo	786 Marielys Montero-Gonzalez	718 Vicky Ducharme	674 Donald Gregoire	618 Bruce Hale	571 Elizabeth Hodgson	536 Benjamin Carmona
950 Shelby Lashley	847 Evan Worrell	785 Marti Long	717 Patrick Duray	674 Patricia Cifone	617 James Saarela	570 Jessica Rodriguez-Flores	535 Mandy Johnson
947 Jeffrey Winokur	846 David Kerul	784 Lee Chacon	717 James Perdue	673 Brett Seastedt	617 James Santiago	569 Whitney Just	534 Abbey Marek
946 Darryl Jackson	845 Domonique Love	784 Alfredo Gonzales	715 Zhimin Jiang	673 Ray Salmon	616 Latoya Atkins	568 Rocio Hernandez	534 Gavin Roberson
944 Rasheeda Ballard	844 Jeffrey Lewis	783 Ashley Brake	715 Benjamin Brooks	672 James Alexander	615 Richard Johnson	568 Jennifer Young	534 Brandon Minor
943 Winston Hills	842 Sharif Grays	782 Dianne Dedick	715 Kenya Edwards	668 Dicsar Maldonado Rodas	614 Shorne Brown	568 Erik Graham	533 Diana Alali
942 Vincent Meyer	842 Whitney Roth	780 Raquel Hall	713 Vanessa Ho	667 Raymon Reynolds	613 Sierra Chiappolini	568 June Walker	533 Joaquin Santos
942 Marco Camire	840 Elizabeth Valdes	779 Kyle Mitchell	713 Terrence Brown	667 Sheffard Finklea	612 Antonio Cooperwood	568 Matthew Melhorn	533 Ashley Wenning
933 Margaret Donegan	840 Noah Miller	777 Joseph Hedborn	712 Zane Moore	667 Joseph Quattrochi	610 Maryann Cruz	567 Ritia Tokahere	532 Erin Murray
927 Daniel Franke	839 Haseeb Ansari	776 Juanita Burton	710 Shawn Danahey	667 Enrico Paredes	610 Jerrett Parker	567 Mary Kirkman	530 Trent Turner
927 Richard Barbour	838 Norman Lane	776 Hipolito Guerrero	707 James Keefer	664 Andrew Bishop	609 Patrick Kushla	566 Kimberly Jimenez	529 Marissa Cobb
924 James Merriman	836 David Schamehorn	776 George Taramas	706 Vagi Epati	662 Aaron Voege	609 Cecil Johnson	565 Lashae Johnson	529 Cynthia Sittig
923 James Harding	833 Henri Young	775 Alison King	706 Josue Olivares	659 Brittne Ege	608 Joshua Merson	565 Daniel Juskiw	528 Michael Warren
923 Shelby Poston	833 Joseph Kanaan	771 Mikaela Keifer	706 Daniel Mina	657 Ryan Orloski	607 Jimmy Tchen	565 Kurt Theis	527 Ronald Fitzgerald
922 Nakia Peters	832 John Cochrane	771 Melinda Inman	705 Predlet Francois	656 George Lahamedjian	606 Liliana Felix	564 Oleg Novitchii	526 Andrew Barton
920 Marilyn Ocker	828 Erik Bertsch	770 Rachel Baker	705 Neil Campbell	655 Louis Reed	604 Reginald Heard	564 Eric Gyasi	524 Elsie Ordeniza
919 Carley Hosley	828 Brendan Bradfield	768 Aaron Roberts	704 Regina Trotter	654 Ala Awad	603 Alisha Armand	564 James DePetro	524 Santos Ramos
915 Stacy Hollingsworth	828 Thomas Tulowiecki	768 Gregory Knight	703 Simona Means	651 Donald Hill	603 Hector Santoni	562 Kesline Previl-Francois	521 Tameka Jackson
913 Frederick Gardner	828 Justin Vaughn	767 Carlos Pelayo	703 Jennifer Polasky	650 Sharon Barnes	602 Alicia Rodriguez	562 Kenneth Gipson	521 Andrea Guyton
912 Manuel Matos	828 Deardra Cooper	766 Heather Miller	701 Kiersten Brown	650 Nicholas Abbass	602 Ilya Khanimov	562 David Palmer	521 Alexander Friedman
912 Brian Jackson	825 Shermaine Kelly	765 Shelby Smith	700 Moshe Laor	650 Billy Meyer	601 Lorraine Mosley	562 Orion Grove	520 Geovanni Gonzalez Flores
910 Diana Mendez	824 Kayla Kanawaliwali	763 Whitney Poulin	700 Nicholas Lasala	650 Tangataotiuana Pasikala	601 Anita Ferris	561 Elizabeth Cazares	520 Kevin Haines
910 Edclaye Joiner	823 Amy Baird	763 Jordan Meyers	699 Leya Kirchstein	650 Austin Clarkson	601 Trevor Bevis	561 Jesse Sault	518 Simone Hunter
909 Donald Moyer	822 Eric Sandifer	763 Patrick Ngangyou Tchouchui	699 Benjamin Jerome	649 Jason Regan	600 Carey Markoe	561 Jenelle Melchior	518 Susan Scott
904 Miriam Powell	822 Kofoworola Ogunmade	762 Allison Cate	698 Lorena Herndon	648 Justin Kahabka	599 Lucas Stokes	561 Zheng Gong	516 Jamaar Jones
902 Alicia Olson	820 Lisa Magaw	762 Vatapuia Vavau	697 Steven Trattar	647 Jacklin Bueno	599 Timothy Gallegos	560 Juan Gutierrez Nunez	516 April Anderson
902 Jean Gordon	819 James Cassie	762 Ashley Smith	696 Patrick Gleason	646 Tibor Simon	598 Jeffrey Kawamoto	560 Mauri Ramirez	515 Jenna Valentine-Thomas
901 Alix Albright	819 Anna Senra	760 Patreece Morris	696 Michael Schumacher	645 Lauren Paslawsky	596 Elizabeth Chilson	559 Allison Bankowski	515 Anthony Burke
899 Vakhtang Nazaryan	819 Mark Neilson	759 Thomas Snow	695 Kimberly Alston	645 Jason Swanson	595 Joshua Lenix	559 Brett Surgener	515 Cheikh Diop
898 Pascal Amar	819 Keith Cunningham	758 Mary Bramble	695 Joe Simoneau	644 Jerrard Brown	595 Renita Fulcher	558 Alexis Williams	514 Badr Elkousy
898 Ryan Feehan	818 Jebb Lyons	758 Garret Kun	695 Creola Rahmings	642 Estella Ammons	594 Francys Oliva-Molina	558 Aaron Dupras	514 Aleksandra Nowak
897 Lorenzo Ward	818 Abdelaziz Farsakh	756 Benjamin Watson	694 Komo Davis	641 Anthony Lopez	594 Clara Paradis	558 John Youkhanna	513 Jill Canale
897 Daniel Landie	818 Jennifer Wehrle	756 Musediq Abdul	694 Stacy Cortez	640 Susan Haas	594 Mark Kramer	557 Matthew McCall	513 Gregory Kiser
896 Jevette Smith	816 Carla Lindsey	753 Jose Calderon	694 Carlo Buhay	639 Silvana Pajor-Flores	594 Katalina Halaunga	557 Donel Samuels	512 Barbara Leader
895 Niurka de Armas-Duran	815 Arien Seemann	753 Ruth Charlesworth	693 Nikita Edgar	638 Tovah Dean	593 Andrea Kessler	556 Matthew Grewell	511 Yvette Viada
893 Kelly Ekker	814 Hannah Helgeson	750 Gregory Hayman	693 Nelson Saladen	638 Jonathan Kish	591 Elaine Reed	555 Zathia Zarza	510 Daniel Gaertner
892 David Moreno	814 Travis Picklesimer	749 Lincoln Murdoch	693 Melissa Lewis	637 Bradley Fordyce	588 Elizabeth Lo	555 Samy Jacques	509 Jeffrey Hall
889 Christopher Castellon	812 Iuliia Clark	746 Nathan Knox	692 David Farone	637 Kenneth Orlando-Seidel	588 Yihao Chen	553 Peer Shmelzer	508 Ariel Vela Della Vedova
889 Mary Myers	811 Maria Mastrodimas	745 Andrew Borg	692 Ruben Avila	635 Paramjit Sangha	588 Eric Peyton	553 April Sanchez	508 Tyrell Berg
887 Richard Bland	810 Christopher Njue	744 Amanda Zophin	691 Robert Tierney	634 Philip Dwyer	586 Adeyemi Akinade	553 Jonathan Izquierdo	508 Matthew Obringer
884 Christine Augustus	810 Michel Fire	744 Anastasia Burtnick	691 James Mabson	634 Larry Chick	586 Zachary Bradshaw	553 Troy Williams	508 Casey Sperzel
884 Jessica Moffitt	808 Dillon Pool	743 Brian Frye	689 Joshua Moser	633 Robert McCullough	585 Felicity Hammill	552 Jacqueline Marte	507 Brittany Davis
880 Ashley Petrack	807 Michelle Lynn Watson	739 Giselle Hernandez	688 Mark Vancosky	633 Beth Snow	584 Brendan Suranyi	551 Tarek Elabasy	506 Kevin Bomar
878 Olga Tymbal	804 Kilimana Fusitua	735 Josephine Brown	687 Sean Crampton	633 Joshua Randolph	584 Melinda Witkop	551 Sherie Duvall	506 Carlos Arballo
874 Alicia Souvannasane-Nguyen	804 Emily Sutton	733 Samuel Reyes	686 Shawn Lewicki	632 Eryn Jaynes	581 Cassandra Hall	549 Dominic Telymonde	504 Andrew Sells
874 Colton Capps	803 Sean Youssef	732 Nicole Sanders	686 Christian Achilles	632 Sultan Deckard	581 Kathrine Carter	549 Jon Golin	503 Christopher Jordan
873 Adam Leutner	803 Adam Huck	731 Dustyn Herpel	684 Mark Bleier	630 Adeola Obasanya	580 Evelin Castro-Sharif	548 Sandra Byrd	502 Charles Davidson
872 Matthew Bilodeau	801 Iryna Sushkova	728 Murray Nagler	684 Demerrick Stevenson	630 Samuel Geissinger	580 Denielle Johnson	548 Shelley Duck	502 Andrea Barenholtz
872 Bernard Oliphant	800 Erin Nicole	727 Michael Joseph	684 Steven Goodwin	629 Adrenna Jones	579 Lisa Normile	548 Derrick Wright	500 Gina Pepitone
865 William Russell	798 Angelique Lavalay		683 Diego Chavez Arcia	628 Joshua Rush	579 Aaron Sengbe	546 Ana Finau	
	798 Colten Davis		682 Rohan Smith	627 Alan Grage	578 Ashwanie Dyalram	545 Laura Dennee	

SA/GA DIRECT CODE FIELD TRAINING BONUS

REINSTATEMENT BONUS



1
LYNNE HEBERT-OUELLETTE
\$5,470
Imran Satti



2
ENRIQUE SANDOVAL
\$4,620
Sabrina Lloyd



3
CHRISTINA MEYER
\$3,420
Sabrina Lloyd



4
OLIVER ZETTAS
\$3,399
Richard Correa



5
STEPHEN GIDDENS
\$3,314
Steve Greer



1
SAMI MOGANNAM
\$3,138
Jatoff-Foti



2
HERIVELTO PEREIRA
\$2,312
Jatoff-Foti



3
JOSEPH B SMITH
\$2,000
Simon Arias



4
RICHARD WALUS
\$1,091
Bob Olson



5
BRADLEY WEIGAND
\$1,066
Surace-Smith

AUGUST BONUS LEADERS

August Bonus Payout: \$269,736
August Bonus Qualifiers: 474

AUGUST BONUS LEADERS

August Bonus Payout: \$36,600
August Bonus Qualifiers: 114

- \$5,470 Lynne Hebert-Ouellette
- 4,620 Enrique Sandoval
- 3,420 Christina Meyer
- 3,399 Oliver Zettas
- 3,314 Stephen Giddens
- 3,247 Cameron Cimino
- 3,235 Nelson Bohannon
- 3,153 Jeffrey Gilliana
- 3,137 Nicholas Scordos
- 3,027 Patrick Guthrie
- 2,883 Lesina Ah Sue
- 2,883 Maria Avila
- 2,728 Andrea Guyton
- 2,692 Mildred Machuca
- 2,676 Claude Harriott
- 2,653 Edmond Lee
- 2,560 James Sodan
- 2,555 Sarah Parnell-Jones
- 2,429 Elias Boles
- 2,367 Christopher Murray
- 2,354 Boris Mendes
- 2,323 Luao Leota
- 2,270 Jonathan Boyd
- 2,270 Mohammed Moalawi
- 2,236 Pablo De La Cruz
- 2,210 Craig Ebinger
- 2,204 Nacole Newbold
- 2,129 Mike Lade
- 1,998 Jerricho Call
- 1,994 Steven Rios
- 1,961 Sandra Sandoval
- 1,947 Jason H Lee
- 1,902 Kyle Schimizzi
- 1,896 Melissa Quintal
- 1,883 Richard Kresge
- 1,865 Genesis-Jane Hall
- 1,803 Daniel Dunham
- 1,746 Erica Fitzsimmons
- 1,739 Pauline Cresswell

- \$1,730 Phillip McElfresh
- 1,718 Oscar Ortiz
- 1,650 Joseph Cruickshank
- 1,648 Solomone Havea
- 1,620 Robert Schneiderman
- 1,609 Andrzej Sertler
- 1,589 O'Neil Cooper
- 1,567 Meghan Modrak
- 1,537 Paul Zuzick
- 1,525 George Connell
- 1,509 Tyler Peworchik
- 1,497 Jamie Schulz
- 1,462 John Sola
- 1,457 Frank Guarascio
- 1,455 Mele Makau
- 1,446 Immacula Jacques
- 1,416 Nicholas Lasala
- 1,393 Lori Dacyk
- 1,363 Amber Dregalla
- 1,329 Duane Shaw
- 1,308 Marcia Matthews
- 1,295 Alvin Ali
- 1,264 Eric J Thompson
- 1,258 Matthew Kader
- 1,235 Jonathan Hobbs
- 1,231 Marzuwoa Brown
- 1,231 Brandon Edens
- 1,221 Antonio Ramirez
- 1,127 DeAnthony Hartman
- 1,106 Steven Sibelman
- 1,100 Lineti Pasikala
- 1,098 Soonalote Taogaga
- 1,095 LaKendra Carmichael
- 1,094 Kingsley Keehtazinya
- 1,076 Shelley Suggett
- 1,070 Donald DeVoise
- 1,052 Jason Ryan
- 1,045 Patricia Cicerale
- 1,016 Shun Jackson

- \$1,013 Emad Fakhreddine
- 1,011 Charles Firreno
- 1,004 Kascey Williamson
- 1,000 Tony Wibowo
- 996 Norman White
- 992 Corey Borden
- 986 Susan Scott
- 978 Lakeita Opore
- 960 Ty'Quisha Williams
- 959 Tyler Worstell
- 933 Elizabeth Tompkins
- 929 Bryan Froneyberger
- 928 Austi Soboleski
- 927 Michael O'Donnell
- 924 Dennis McHugh
- 892 Jane Rowell
- 890 Jorge Alvarez
- 883 Eric Torres
- 880 Peter Gabranski
- 877 Christopher Kennedy
- 869 Kevin Kyler
- 844 Gregory Graham
- 844 Mia Mitchell
- 842 Nicholas Triantafyllidis
- 839 Holly Lacey
- 825 Rory Olson
- 821 Ronald To
- 818 Tiare Hubbard
- 814 John Napiza
- 811 Erin Nicole
- 804 Natalie Soboleva
- 784 Sean Hansen
- 769 Ronnie Hurst
- 765 Tiffani Tavormina
- 746 Marci Dowbor
- 738 Larry Alexander
- 727 Julianne Scavo
- 726 Drew Sharp
- 707 Paul Smith

- \$690 Diana Mendez
- 686 Andrew Hynan
- 685 Micah Focken
- 671 Timetris Roberts
- 659 Shawn Horton
- 652 Tarek Elabasy
- 644 Patrick Sullivan
- 617 Heather Berg
- 617 Winston Hills
- 616 Matthew Cartwright
- 616 Michael Russin
- 615 Andrew Davidson
- 615 William Hoffman
- 614 Zeydilliana Fargo
- 609 Moli Kaufusi
- 606 Rene Ortega
- 603 David Higa
- 601 George O'Shea
- 595 Conrad Brown
- 590 Michael Shaba
- 578 Denville Loney
- 568 Bradley Bryan
- 566 Rachel Gallagher
- 561 Brandon Hoskinson
- 555 Delmy Diaz
- 552 Badum Maaloo
- 549 Alma Lozano
- 540 Barbara Seyoum
- 537 Fran Kolos
- 523 Michael Cirelli
- 523 Mark Ziemianski
- 518 Victor Zavaleta
- 510 Edgar Morales
- 505 Marcus Moody
- 503 Patrick Gleason
- 501 Noel Rose

- \$3,138 Sami Mogannam
- 2,312 Herivelto Pereira
- 2,000 Joseph B Smith
- 1,091 Richard Walus

- \$1,066 Bradley Weigand
- 1,031 Dason Phaul
- 942 Penny Stewart
- 933 Nadezhda Vitchev

- \$930 Domenick Arduino
- 730 Ronald Rivera
- 570 Lawrence Dennis
- 570 Maurice Baritz

- \$527 Nabil Spahi
- 510 Niurka de Armas-Duran
- 504 Angela Ritchie

4 BONUS TOTAL: \$3,381,114

WORLD'S GREATEST
\$1,501,738

LEADERSHIP
\$1,573,040

SA/GA TRAINING
\$269,736

REINSTATEMENT
\$36,600

FOUNDERS CLUB

August Qualifiers — Outstanding Producers & PR Representatives:



Mark Lomonaco

Altig-Orlovic
2nd Qualification
\$75,309 Net ALP
87.6 Ret



Patrick Donovan

Altig-Orlovic
1st Qualification
\$61,801 Net ALP
83.8 Ret



Bradley Kampmeier

Chris Hernandez
1st Qualification
\$70,693 Net ALP
81.1 Ret



Alipate Makau

Steve Friedlander
1st Qualification
\$57,559 Net ALP
81.0 Ret

Directors of the Month



Driving Excellence

Sales Director of the Month

Leaders growing leaders!

Murray Horowitz

Murray had 34.5% growth over August of 2013.



PR Director of the Month

Leaders growing leaders!

Laurie Onasch

Laurie is the Top Director for August 2014 with 72.93% Lead Growth.



Perspective



Rob Falvo

Executive Vice President
AIL & NILICO

The Only Leadership Tool You Need

One of the most important lessons in leadership is that you have an elevated cause-and-effect influence on those you lead. Everything you do — the cause — has a huge impact on the lasting perceptions others will have of you — the effect.

Let me emphasize that everything you do (or don't do) impacts others in some way, from your actions, mood and words to your energy, emotions and body language. Ironically enough, people usually don't remember what you say. What they will remember is their first impression of you, and that impression can stick with them for a lifetime.

As a leader, a citizen, and even a parent, your impact on an individual has a reach that extends far and wide, much further than a hurried hello or a rushed handshake. Small instances such as these can offend, excite, motivate, deter or dishearten people without a conscious thought from you. That initial impression that you create can take on a life of its own as people share their experiences about you with others.

Evaluate what kind of person you really are. Maybe you're a people-pleaser and perhaps you fear not being liked. Maybe you're arrogant and close-minded to others. Whatever the case, the impact you make on people is formed from the impression you give.

How do you create the kind of impression that you want people to have of you? Start with choosing to BE YOUR BEST!

From the moment you get up in the morning to the moment you go to bed, you are being watched: your kids, your spouse, your boss and anyone who looks to you for leadership. Everyone is watching you. People have an innate instinct to watch other's every move (especially children). If you have kids as I do, you feel my pain on this one.

Most importantly, YOU are watching you! You put yourself under your own microscope. So, since you are constantly under your own omniscient radar, it is important that every move you make and every action you take reflects the impact you would like to make on others and the opinion you want to have of yourself. You may be thinking, "I don't care what others think about me. It doesn't matter that I'm being watched." You can choose to go about your life without concerning yourself about what others think, but people will form an opinion.

However, as a leader, what matters is that you care about what people see and experience when they are in your presence. Choose to be a role model, knowing that people are watching you and learning from you. Take care about your personal presence as you navigate through your day.

It's a choice to be your best. It's a choice to be a leader in every area of your life. Keep learning and developing yourself; continue to stretch your leadership muscles. The highest level of maturity is when you are able to be real, genuine and authentic.

In the words of Albert Einstein, "Setting an example is not the main means of influencing another, it is the only means."

Rob Falvo



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